

**UNITED STATES BANKRUPTCY COURT  
FOR THE Western District of Michigan**

In re: **Jennifer Lynn Dedrich**

Case No. 21-02437

Chapter 13

Debtor(s).

Hon. Scott W. Dales

Filed: **07/27/2020**

**FIRST PRECONFIRMATION AMENDED CHAPTER 13 PLAN**

**III. DISBURSEMENTS****C. SECURED CLAIMS.****1. Real Property:**

**a. Mortgage Payments:** Unless otherwise stated, the Trustee shall commence paying the first post-petition mortgage payment on the first day of the month following the month of the petition date.

**b. Principal Residence Post-Petition Mortgage Payments and Prepetition Arrears:** The following is the street address and the tax ID parcel no. for the principal residence of the Debtor(s):

Residence address and tax parcel ID no.

Creditor Name	Estimated Monthly Payment Amount <sup>iii</sup>	Estimated Arrears <sup>iv</sup>	Taxes & Insurance Escrowed With Lender? Y/N	Trustee Pay Y/N
<del>West Michigan Home Sales, Inc.</del> <del>5935 S. 9th Street</del> <del>Kalamazoo, MI 49009</del>	<del>\$400.00</del>	<del>\$0.00</del>	<del>Yes</del>	<del>No</del>

**2. Personal Property:**

**a. Pre-Confirmation Adequate Protections Payments (APP):** If the Trustee is to pay pre-confirmation APP the secured creditor's name, address, the account number and the payment amount must be provided and it must be signified by entering the monthly payment amount in the box marked "Pre-Conf. APP" under b. or c. of this paragraph. The Trustee will not disburse an APP until a proof of claim is filed with documentation of a perfected lien satisfactory to the Trustee.

**b. Secured Claims Subject to Final Paragraph of 11 U.S.C. § 1325(a):** Each secured creditor in this class has a lien that is not subject to 11 U.S.C. § 506<sup>viii</sup>. Claims in this class shall be paid as follows plus an additional pro-rata amount that may be available from funds on hand at an interest rate specified below or the contract rate specified in the proof of claim, whichever is lower.

<sup>iii</sup> The monthly payment amount is an estimate and the Trustee shall pay the monthly payment amount based on the proof of claim as filed. The Plan authorizes the Trustee to make post-petition regular mortgage or land contract payments prior to the proof of claim being filed. This provision does not preclude any party in interest from filing an objection to the claim.

<sup>iv</sup> The amount of prepetition arrears is an estimate and the Trustee shall pay the prepetition arrears based on the proof of claim as filed. Any claim filed for prepetition arrears shall be paid through the Plan over a reasonable period of time and pro-rata with other secured creditors without interest.

<sup>viii</sup> Such a claim is not subject to "cramdown" and will be paid the full balance owing. If the collateral is a motor vehicle and is destroyed, the Debtor(s), with consent from the secured creditor and Trustee, or by order of the Court, may use the collateral insurance proceeds to purchase replacement collateral, to which the creditor's lien shall attach.

1 - As updated on 4-21-2020

Creditor, Address & Account No.	Collateral	Balance Owing	Interest Rate	Pre-Conf APP	Equal Monthly Payment
Ally Financial PO Box 8118 Cockeysville, MD 21030	2015 Buick Encore	\$16,729.00	6.00	\$100.00	\$100.00 plus a pro rata portion of funds on hand.
West Michigan Home Sales, Inc. 5935 S. 9th Street Kalamazoo, MI 49009	1999 Fleetwood Manufactured Home	\$26,846.50	7.5%	NA	NA

**D. ASSUMED EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** The following executory contracts and/or unexpired leases, including land contract(s), are assumed:

Non-Debtor Party's Address & Account No. (indicate payee or payor)	Property Description	Monthly Payment Amount	No. of Months Remaining	Cure Amount
West Michigan Home Sales, Inc. 5935 S. 9th Street Kalamazoo, MI 49009	1999 Fleetwood Manufactured Home	\$197.43	12	\$0.00

**E. DIRECT PAYMENT BY THE DEBTOR(S) OF THE FOLLOWING DEBTS.** All claims shall be paid by the Trustee unless listed herein:

Creditor, Address & Account No.	Collateral/Obligation	Balance Owing	Interest Rate
West Michigan Home Sales, Inc. 5935 S. 9th St. Kalamazoo, MI 49009	Manufactured Home	\$25,000.00	6
West Michigan Home Sales, Inc. 5935 S. 9th St. Kalamazoo, MI 49009	Lot Rent Agreement	\$2,369.16	NA

**THIS PLAN REMAINS UNCHANGED IN ALL RESPECTS  
NOT IN CONFLICT WITH THESE AMENDMENTS**

Date: 02/15/2021

/S/

Jennifer Lynn Dedrich, Debtor

Date: 02/15/2021

/S/

Jeffrey D. Mapes P70509, Counsel for the Debtor(s)